

B6A (Official Form 6A) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
7001 Fruitwood Drive, Corpus Christi, TX 78413-4667 Nueces County  Inverness Unit C Lot 8 Block 7	Fee Simple, homestead	C	\$140,376.00	\$141,567.00
<b>Total:</b>			<b>\$140,376.00</b>	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	C	\$1.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Frost National Bank Checking account #XXXXX4384	C	\$1,200.00
		Frost National Bank Savings Account # xxxxx5671	C	\$2.29
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Living Room: sofa, recliner, side chair, coffee table, end table, DVD player, color television, lamp, compuer, VCR	C	\$1,175.00
		Kitchen and Dining Room: stove, refrigerator (2), dishwasher, microwave oven, pots, pans, dishes, glassware, flatware, china (4), table and chairs, china cabinet	C	\$885.00
		Bedroom 1: bed, nightstand, clock, lamp, entertainment center	C	\$143.00
		Bedroom 2: clock, lamp, chair	C	\$65.00
		Bedroom 3: bed, dresser, chest, clock, lamp	C	\$185.00
		Bathroom: towels and linens	C	\$55.00
		Miscellaneous: washer, dryer, garden tools (4), lawn mower, blower, weedeater	C	\$195.00
		fishing equipment, pool table, drums, camera, golf clubs with bag	C	\$2,075.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Jack Terry Print - signed	C	\$200.00
		John Dearman - numbered signed print	C	\$250.00
6. Wearing apparel.		Husband: Suits (9), shirts (20), pants (12), shoes ( 8 pair), coats (4)	C	\$415.00
		Wife: dresses (4), suits (10), blouses (25), pants (5), shoes (10 pair), coats (2)	C	\$420.00
7. Furs and jewelry.		watches (3), ring	C	\$155.00
		Wife: watches (3), wedding ring (2), necklace (2), earrings (5), bracelets (2), rings (6)	C	\$1,170.00
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Husband: JC Penny Profit Sharing	C	\$5,851.00
13. Stock and interests in incorpo- rated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non- negotiable instruments.		U.S. Savings Bonds 5 @ \$100.00	C	\$250.00
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercis- able for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Chevy Suburban	C	\$1,800.00
		2003 Chevy Avalanche	C	\$13,883.00
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<div style="text-align: right;"> <b>4</b> continuation sheets attached            (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)         </div>				<b>Total &gt;</b> <b>\$30,375.29</b>

B6C (Official Form 6C) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
7001 Fruitwood Drive, Corpus Christi, TX 78413-4667 Nueces County	11 U.S.C. § 522(d)(1)	\$0.00	\$140,376.00
Inverness Unit C Lot 8 Block 7			
Cash on hand	11 U.S.C. § 522(d)(5)	\$1.00	\$1.00
Frost National Bank Checking account #XXXXX4384	11 U.S.C. § 522(d)(5)	\$1,200.00	\$1,200.00
Frost National Bank Savings Account # xxxxx5671	11 U.S.C. § 522(d)(5)	\$2.29	\$2.29
Living Room: sofa, recliner, side chair, coffee table, end table, DVD player, color television, lamp, compuer, VCR	11 U.S.C. § 522(d)(3)	\$1,175.00	\$1,175.00
Kitchen and Dining Room: stove, refrigerator (2), dishwasher, microwave oven, pots, pans, dishes, glassware, flatware, china (4), table and chairs, china cabinet	11 U.S.C. § 522(d)(3)	\$885.00	\$885.00
Bedroom 1: bed, nightstand, clock, lamp, entertainment center	11 U.S.C. § 522(d)(3)	\$143.00	\$143.00
Bedroom 2: clock, lamp, chair	11 U.S.C. § 522(d)(3)	\$65.00	\$65.00
Bedroom 3: bed, dresser, chest, clock, lamp	11 U.S.C. § 522(d)(3)	\$185.00	\$185.00
		<b>\$3,656.29</b>	<b>\$144,032.29</b>

B6C (Official Form 6C) (12/07) -- Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

<b>Description of Property</b>	<b>Specify Law Providing Each Exemption</b>	<b>Value of Claimed Exemption</b>	<b>Current Value of Property Without Deducting Exemption</b>
Bathroom: towels and linens	11 U.S.C. § 522(d)(3)	\$55.00	\$55.00
Miscellaneous: washer, dryer, garden tools (4), lawn mower, blower, weedeater	11 U.S.C. § 522(d)(3)	\$195.00	\$195.00
fishing equipment, pool table, drums, camera, golf clubs with bag	11 U.S.C. § 522(d)(3)	\$2,075.00	\$2,075.00
Jack Terry Print - signed	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
John Dearman - numbered signed print	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Husband: Suits (9), shirts (20), pants (12), shoes ( 8 pair), coats (4)	11 U.S.C. § 522(d)(3)	\$415.00	\$415.00
Wife: dresses (4), suits (10), blouses (25), pants (5), shoes (10 pair), coats (2)	11 U.S.C. § 522(d)(3)	\$420.00	\$420.00
watches (3), ring	11 U.S.C. § 522(d)(4)	\$155.00	\$155.00
Wife: watches (3), wedding ring (2), necklace (2), earrings (5), bracelets (2), rings (6)	11 U.S.C. § 522(d)(4)	\$1,170.00	\$1,170.00
Husband: JC Penny Profit Sharing	11 U.S.C. § 522(d)(10)(E)	\$5,851.00	\$5,851.00
U.S. Savings Bonds 5 @ \$100.00	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
1992 Chevy Suburban	11 U.S.C. § 522(d)(2)	\$1,800.00	\$1,800.00
2003 Chevy Avalanche	11 U.S.C. § 522(d)(2)	\$0.00	\$13,883.00
		<b>\$16,492.29</b>	<b>\$170,751.29</b>



B6D (Official Form 6D) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>35880181669</b>  <b>Nuvel Credit</b> <b>5700 Crooks Rd Ste 301</b> <b>Troy, MI 48098</b>	<b>C</b>	DATE INCURRED: <b>04/09/2003</b> NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2003 Chevy Avalanche</b> REMARKS:  VALUE: <b>\$13,883.00</b>				<b>\$13,883.00</b>	
ACCT #: <b>5260008993070</b>  <b>Wachovia Mortgage, Fsb</b> <b>Po Box 3008</b> <b>Raleigh, NC 27602</b>	<b>C</b>	DATE INCURRED: <b>06/2007</b> NATURE OF LIEN: <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>Homestead</b> REMARKS: <b>Principal to be paid through the plan by the Chapter 13 Trustee as an on-going mortgage</b>  VALUE: <b>\$140,376.00</b>				<b>\$113,940.00</b>	
ACCT #: <b>5260008993070</b>  <b>Wachovia Mortgage, Fsb</b> <b>Po Box 3008</b> <b>Raleigh, NC 27602</b>	<b>C</b>	DATE INCURRED: <b>Various</b> NATURE OF LIEN: <b>Mortgage arrears</b> COLLATERAL: <b>Homestead</b> REMARKS:  VALUE: <b>\$2,500.00</b>				<b>\$2,500.00</b>	
Subtotal (Total of this Page) >						<b>\$130,323.00</b>	<b>\$0.00</b>
Total (Use only on last page) >						<b>\$130,323.00</b>	<b>\$0.00</b>

No continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: <b>459793145</b> <b>Internal Revenue Service</b> <b>Special Procedures-Chap 13</b> <b>300 East 8th St. STOP 5026 AUS</b> <b>Austin, TX 78701</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>2001 &amp; 2003 Taxes</b> REMARKS:				<b>\$9,687.36</b>	<b>\$9,687.36</b>	<b>\$0.00</b>
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						<b>\$9,687.36</b>	<b>\$9,687.36</b>	<b>\$0.00</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)								
<b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		DATE INCURRED: <b>10/16/2008</b>					
<b>Malaise Law Firm</b> <b>606 N. Carancahua, Suite 1100</b> <b>Corpus Christi, TX 78476</b>	<b>C</b>	CONSIDERATION: <b>Attorney Fees</b> REMARKS:			<b>\$2,884.00</b>	<b>\$2,884.00</b>	<b>\$0.00</b>
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims <b>Subtotals (Totals of this page) &gt;</b> <b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) <b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					<b>\$2,884.00</b>	<b>\$2,884.00</b>	<b>\$0.00</b>
					<b>\$12,571.36</b>		
						<b>\$12,571.36</b>	<b>\$0.00</b>

B6F (Official Form 6F) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Alfred Garza</b> <b>423 Blakoley</b> <b>San Antonio, TX 78209</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Personal loan</b> REMARKS:				<b>\$8,000.00</b>
ACCT #: <b>4871597823</b> <b>AMCA</b> <b>P.O. Box 1235</b> <b>Elmsford, NY 10523-0935</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Quest Diagnostics Inc.</b> REMARKS:				<b>\$29.18</b>
ACCT #: <b>4876789196</b> <b>AMCA</b> <b>P.O. Box 1235</b> <b>Elmsford, NY 10523-0935</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Quest Diagnostics Inc.</b> REMARKS:				<b>\$128.03</b>
ACCT #: <b>MC03298697A18</b> <b>AMCA</b> <b>P.O. Box 1235</b> <b>Elmsford, NY 10523-0935</b>	<b>C</b>	DATE INCURRED: <b>95.95</b> CONSIDERATION: <b>Collecting for Clinical Pathology Laboratories</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>DS0786570</b> <b>Caris Diagnostics</b> <b>P.O. Box 844117</b> <b>Dallas, TX 75284-4117</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$92.34</b>
ACCT #: <b>9410892</b> <b>Children's Clinic</b> <b>3435 S. Alameda</b> <b>Corpus Christi, TX 78411</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$96.00</b>
<b>Subtotal &gt;</b>						<b>\$8,345.55</b>
<b>Total &gt;</b>						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

7 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>9418853</b> <b>Children's Clinic</b> <b>3435 S. Alameda</b> <b>Corpus Christi, TX 78411</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$25.64</b>
ACCT #: <b>6073365835126442</b> <b>Citi Financial Mortgage</b> <b>Attention: Bankruptcy Department</b> <b>PO Box 140069</b> <b>Irving, TX 75014</b>	<b>C</b>	DATE INCURRED: <b>09/23/2005</b> CONSIDERATION: <b>Collections</b> REMARKS:				<b>\$5,487.00</b>
ACCT #: <b>8262</b> <b>City of Port Aransas</b> <b>705 West Ave A</b> <b>Port Aransas, TX 78373</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collections</b> REMARKS:				<b>\$50.00</b>
ACCT #: <b>76278616</b> <b>Corpus Christi Medical Center</b> <b>P.O. Box 740785</b> <b>Cincinnati, OH 45274-0785</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$100.00</b>
ACCT #: <b>76161923</b> <b>Corpus Christi Medical Center</b> <b>P.O. Box 740785</b> <b>Cincinnati, OH 45274-0785</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$114.52</b>
ACCT #: <b>76135750</b> <b>Corpus Christi Medical Center</b> <b>P.O. Box 740785</b> <b>Cincinnati, OH 45274-0785</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$228.64</b>
Sheet no. <u>1</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$6,005.80</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>08016796961</b> <b>Credit Collection Services</b> <b>P.O. Box 55126</b> <b>Boston, MA 02205-5126</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for - Labcon</b> REMARKS:				<b>\$22.20</b>
ACCT #: <b>08017612110</b> <b>Credit Collection Services</b> <b>P.O. Box 55126</b> <b>Boston, MA 02205-5126</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for - Quest</b> REMARKS:				<b>\$79.38</b>
ACCT #: <b>36697884</b> <b>Credit Management</b> <b>4200 International Pwy</b> <b>Carrolton, TX 75007</b>	<b>C</b>	DATE INCURRED: <b>04/2008</b> CONSIDERATION: <b>Collecting for Time Warner</b> REMARKS:				<b>\$263.00</b>
ACCT #: <b>050970392483450226300</b> <b>Credit Protection</b> <b>5521 Saratoga Blvd. Suite 100</b> <b>Corpus Christi, TX 78413</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Blockbuster</b> REMARKS:				<b>\$37.86</b>
ACCT #: <b>4915183</b> <b>EZ Loan</b> <b>Integrity Funding</b> <b>84 Villa Road</b> <b>Greenville, SC 29615</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Payday Loan</b> REMARKS:				<b>\$1,400.00</b>
ACCT #: <b>5068436</b> <b>EZ Loan</b> <b>Integrity Funding</b> <b>84 Villa Road</b> <b>Greenville, SC 29615</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Payday Loan</b> REMARKS:				<b>\$700.00</b>

Sheet no. 2 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$2,502.44**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>426684115941</b> <b>First Usa,na</b> <b>Attention: Correspondence/Bankruptcy</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850</b>	<b>C</b>	DATE INCURRED: <b>12/2007</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$920.00</b>
ACCT #: <b>276278616</b> <b>GHEP Corpus Christi, PLLC</b> <b>P.O. Box 203331</b> <b>Houston, Texas 77216-3331</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$24.40</b>
ACCT #: <b>10787200019</b> <b>HE Butt Grocery Company</b> <b>Attn: Collections Department</b> <b>P.O. Box 101513</b> <b>San Antonio, TX 78201</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collections</b> REMARKS:				<b>\$30.00</b>
ACCT #: <b>10787300060</b> <b>HE Butt Grocery Company</b> <b>Attn: Collections Department</b> <b>P.O. Box 101513</b> <b>San Antonio, TX 78201</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collections</b> REMARKS:				<b>\$30.00</b>
ACCT #: <b>4246677105</b> <b>I C System Inc</b> <b>Po Box 64378</b> <b>Saint Paul, MN 55164</b>	<b>C</b>	DATE INCURRED: <b>03/2008</b> CONSIDERATION: <b>Collecting for Commerce Energy</b> REMARKS:				<b>\$1,698.00</b>
ACCT #: <b>4246352360</b> <b>I C System Inc</b> <b>Po Box 64378</b> <b>Saint Paul, MN 55164</b>	<b>C</b>	DATE INCURRED: <b>02/2008</b> CONSIDERATION: <b>Collecting for Commerce Energy</b> REMARKS: <b>Check POC for duplication</b>				<b>\$145.00</b>
Sheet no. <u>3</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt; \$2,847.40</b>
<p style="text-align: right;">Total &gt;</p> <p style="text-align: center;">(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p>						



B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>398924</b> <b>JC Penney</b> <b>Attention: Bankruptcy Department</b> <b>PO Box 103106</b> <b>Roswell, GA 30076</b>	<b>C</b>	DATE INCURRED: <b>10/2003</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$1,079.00</b>
ACCT #: <b>399790</b> <b>JC Penney</b> <b>Attention: Bankruptcy Department</b> <b>PO Box 103106</b> <b>Roswell, GA 30076</b>	<b>C</b>	DATE INCURRED: <b>01/2008</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$809.00</b>
ACCT #: <b>Kollektion Koncepts</b> <b>7170 Oaklawn</b> <b>San Antonio, Texas 78229</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Thomas Ramirez III</b> REMARKS:				<b>\$380.23</b>
ACCT #: <b>43314620195</b> <b>Macy's</b> <b>P.O. Box 6938</b> <b>The Lakes, NV 88901-6938</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$1,498.15</b>
ACCT #: <b>261303252415724</b> <b>Management Koncepts</b> <b>7166 Oaklawn Dr</b> <b>San Antonio, TX 78229</b>	<b>C</b>	DATE INCURRED: <b>09/2003</b> CONSIDERATION: <b>Collecting for Endoscopy Center</b> REMARKS:				<b>\$137.00</b>
ACCT #: <b>13824742</b> <b>NCP Finance</b> <b>10309 SPID</b> <b>Corpus Christi, TX 78418</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Payday Loan</b>				<b>Notice Only</b>

Sheet no. 4 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$3,903.38**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>13824742</b> <b>NCP Finance Limited Partnership</b> <b>100 East Third Street, 5th Floor</b> <b>Dayton, OH 45402</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Payday Loan</b> REMARKS:				<b>\$860.00</b>
ACCT #: <b>01062335215</b> <b>Premium Asset Recovery</b> <b>PARC</b> <b>PO Box 1810</b> <b>Warren, MI 48090</b>	<b>C</b>	DATE INCURRED: <b>08/2006</b> CONSIDERATION: <b>Collecting for Emanon - Emergency Room</b> REMARKS:				<b>\$97.00</b>
ACCT #: <b>1070940698</b> <b>Sarma Coll</b> <b>1801 Broadway St</b> <b>San Antonio, TX 78215</b>	<b>C</b>	DATE INCURRED: <b>04/2007</b> CONSIDERATION: <b>Collecting for San Antonio Water System</b> REMARKS:				<b>\$254.00</b>
ACCT #: <b>26514100</b> <b>Southwest Credit Systems</b> <b>5910 W. Plano Parkway, Ste 100</b> <b>Plano, TX 75093-2202</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for ATT</b> REMARKS:				<b>\$141.49</b>
ACCT #: <b>663250090</b> <b>Sprint</b> <b>P.O. Box 2191000</b> <b>Kansas City, MO 64121-9100</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collections</b> REMARKS:				<b>\$50.00</b>
ACCT #: <b>012819877</b> <b>Vital Recovery Services, Inc.</b> <b>P.O. Box 923747</b> <b>Norcross, GA 30010-3747</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Capital One</b> REMARKS:				<b>\$3,074.68</b>
Sheet no. <b>5</b> of <b>7</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$4,477.17</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>77985751</b> <b>West Assest Management</b> <b>P.O. Box 790113</b> <b>Saint Louis, MO 63179-0113</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for C.C. Medical Center</b> REMARKS:				<b>\$150.00</b>
ACCT #: <b>4823579</b> <b>West Asset</b> <b>2703 N Highway 75</b> <b>Sherman, TX 75090</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Methodist Hospital</b> REMARKS:				<b>\$406.00</b>
ACCT #: <b>1530476</b> <b>West Asset</b> <b>2703 N Highway 75</b> <b>Sherman, TX 75090</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Methodist Metropolitan</b> REMARKS:				<b>\$121.00</b>
ACCT #: <b>3277454</b> <b>West Asset</b> <b>2703 N Highway 75</b> <b>Sherman, TX 75090</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Methodist Hosptial</b> REMARKS:				<b>\$75.00</b>
ACCT #: <b>3458356</b> <b>West Asset</b> <b>2703 N Highway 75</b> <b>Sherman, TX 75090</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Methodist Hospital</b> REMARKS:				<b>\$57.00</b>
ACCT #: <b>6788705</b> <b>West Asset Management</b> <b>Attn: Bankruptcy</b> <b>PO Box 105478</b> <b>Atlanta, GA 30348</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for Methodist Hospital</b> REMARKS:				<b>\$200.00</b>
Sheet no. <u>6</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$1,009.00</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>100676</b> <b>WMS Clinic</b> <b>P.O. Box 6722</b> <b>Corpus Christi, TX 78466-6722</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$78.47</b>
Sheet no. <u>7</u> of <u>7</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$78.47</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b> <b>\$29,169.21</b>

B6G (Official Form 6G) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Sprint</b>	Wireless Service  2 year contract Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Married</b>	Relationship(s): son son	Age(s): 4 3 months
		Relationship(s): Age(s):
<b>Employment:</b>	Debtor	Spouse
Occupation	Sales Manager	Account Executive
Name of Employer	JC Penney HR Kiosk	IKON
How Long Employed	14 years	1 year
Address of Employer	P.O. Box 10001 Dallas, TX 75301-7311	3920 Arkwright Rd. Suite 400 Macon, GA 31210

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$4,800.54	\$4,286.31
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$4,800.54</b>	<b>\$4,286.31</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$575.37	\$529.87
b. Social Security Tax	\$285.88	\$251.44
c. Medicare	\$66.86	\$58.81
d. Insurance	\$228.53	\$246.55
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) <u>United Way</u>	\$26.58	\$0.00
h. Other (Specify) <u>Savings Bonds</u>	\$22.86	\$0.00
i. Other (Specify) <u>Loan 1</u>	\$115.09	\$0.00
j. Other (Specify) <u>Loan 2</u>	\$65.72	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$1,386.89</b>	<b>\$1,086.67</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$3,413.65</b>	<b>\$3,199.64</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$3,413.65</b>	<b>\$3,199.64</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$6,613.29</b>	

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None.**

B6J (Official Form 6J) (12/07)

IN RE: **Charles Garza**  
**Sherri Garza**Case No. **08-20567-C-13**  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable	\$400.00 \$200.00  \$65.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$500.29
5. Clothing	\$0.00
6. Laundry and dry cleaning	\$30.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$550.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$47.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$40.00    \$290.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$1,591.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$3,813.29</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$6,613.29 \$3,813.29 \$2,800.00



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
CORPUS CHRISTI DIVISION**

IN RE: **Charles Garza**  
**Sherri Garza**

CASE NO **08-20567-C-13**

CHAPTER **13**

**EXHIBIT TO SCHEDULE J**

**Itemized Personal Expenses**

Expense	Amount
Cell Phone	\$151.00
Child Care	\$1,300.00
Prescriptions	\$100.00
Pet Care	\$40.00
Total >	\$1,591.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
CORPUS CHRISTI DIVISION**

In re **Charles Garza**  
**Sherri Garza**

Case No. **08-20567-C-13**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	<b>\$140,376.00</b>		
B - Personal Property	Yes	5	<b>\$30,375.29</b>		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8			
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			<b>\$6,613.29</b>
J - Current Expenditures of Individual Debtor(s)	Yes	2			<b>\$3,813.29</b>
TOTAL		<b>25</b>	<b>\$170,751.29</b>	<b>\$172,063.57</b>	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
CORPUS CHRISTI DIVISION**

In re **Charles Garza**  
**Sherri Garza**

Case No. **08-20567-C-13**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$9,687.36</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$9,687.36</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$6,613.29</b>
Average Expenses (from Schedule J, Line 18)	<b>\$3,813.29</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$8,779.77</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$12,571.36</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$29,169.21</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$29,169.21</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Charles Garza**  
**Sherri Garza**

Case No. **08-20567-C-13**  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/24/2008

Signature /s/ Charles Garza  
**Charles Garza**

Date 10/24/2008

Signature /s/ Sherri Garza  
**Sherri Garza**

[If joint case, both spouses must sign.]

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS**

IN RE:	§	CASE NO:08-20567-C-13
Garza, Charles	§	
Garza, Sherri	§	
Debtor(s)	§	CHAPTER 13 PROCEEDING

**CERTIFICATE OF SERVICE**

This is to certify that a true and correct copy of the foregoing Schedules was mailed to the following parties via U.S. Mail, postage prepaid, or noticed through Electronic Filing if available:

**TRUSTEES**

Cindy Boudloche  
Chapter 13 Trustee  
555 N. Carancahua, Suite 600  
Corpus Christi, TX 78478

Barbara Jue  
United States Trustee  
606 N. Carancahua, Suite 1107  
Corpus Christi, TX 78476

United States Trustee  
515 Rusk, Ave. 3516  
Houston, Texas 77002

**DEBTOR(S)**

Charles Garza and Sherri Garza  
7001 Fruitwood  
Corpus Christi, TX 78413

**CREDITOR(S)**

**\*\* ALONG WITH THE ATTACHED MATRIX \*\***

**MALAISE LAW FIRM**

November 26, 2008  
Date

/s/ Pat B. Fossett  
J. Todd Malaise/Pat B. Fossett  
SBOT 00796984/ 24004652  
Attorney for Debtor (s)  
606 N. Carancahua, Ste. 1100  
Corpus Christi, Texas 78476  
(361) 884-7400 Telephone  
(361) 882-3299 Facsimile

Debtor(s): **Charles Garza**  
**Sherri Garza**

Case No: **08-20567-C-13**  
 Chapter: **13**

**SOUTHERN DISTRICT OF TEXAS**  
**CORPUS CHRISTI DIVISION**

Alfred Garza  
 423 Blakoley  
 San Antonio, TX 78209

EZ Loan  
 Integrity Funding  
 84 Villa Road  
 Greenville, SC 29615

Management Koncepts  
 7166 Oaklawn Dr  
 San Antonio, TX 78229

AMCA  
 P.O. Box 1235  
 Elmsford, NY 10523-0935

First Usa,na  
 Attention: Correspondence/Bankr  
 PO Box 15298  
 Wilmington, DE 19850

NCP Finance  
 10309 SPID  
 Corpus Christi, TX 78418

Caris Diagnostics  
 P.O. Box 844117  
 Dallas, TX 75284-4117

GHEP Corpus Christi, PLLC  
 P.O. Box 203331  
 Houston, Texas 77216-3331

NCP Finance Limited Partnership  
 100 East Third Street, 5th Floor  
 Dayton, OH 45402

Children's Clinic  
 3435 S. Alameda  
 Corpus Christi, TX 78411

HE Butt Grocery Company  
 Attn: Collections Department  
 P.O. Box 101513  
 San Antonio, TX 78201

Nuvell Credit  
 5700 Crooks Rd Ste 301  
 Troy, MI 48098

Citi Financial Mortgage  
 Attention: Bankruptcy Departme  
 PO Box 140069  
 Irving, TX 75014

I C System Inc  
 Po Box 64378  
 Saint Paul, MN 55164

Premium Asset Recovery  
 PARC  
 PO Box 1810  
 Warren, MI 48090

City of Port Aransas  
 705 West Ave A  
 Port Aransas, TX 78373

Internal Revenue Service  
 Special Procedures-Chap 13  
 300 East 8th St. STOP 5026 AUS  
 Austin, TX 78701

Sarma Coll  
 1801 Broadway St  
 San Antonio, TX 78215

Corpus Christi Medical Center  
 P.O. Box 740785  
 Cincinnati, OH 45274-0785

JC Penney  
 Attention: Bankruptcy Departme  
 PO Box 103106  
 Roswell, GA 30076

Southwest Credit Systems  
 5910 W. Plano Parkway, Ste 100  
 Plano, TX 75093-2202

Credit Collection Services  
 P.O. Box 55126  
 Boston, MA 02205-5126

Kollection Koncepts  
 7170 Oaklawn  
 San Antonio, Texas 78229

Sprint  
 P.O. Box 2191000  
 Kansas City, MO 64121-9100

Credit Management  
 4200 International Pwy  
 Carrollton, TX 75007

Macy's  
 P.O. Box 6938  
 The Lakes, NV 88901-6938

Sprint

Credit Protection  
 5521 Saratoga Blvd. Suite 100  
 Corpus Christi, TX 78413

Malaise Law Firm  
 606 N. Carancahua, Suite 1100  
 Corpus Christi, TX 78476

Vital Recovery Services, Inc.  
 P.O. Box 923747  
 Norcross, GA 30010-3747

Debtor(s): **Charles Garza**  
**Sherri Garza**

Case No: **08-20567-C-13**  
Chapter: **13**

**SOUTHERN DISTRICT OF TEXAS**  
**CORPUS CHRISTI DIVISION**

Wachovia Mortgage, Fsb  
Po Box 3008  
Raleigh, NC 27602

West Assest Management  
P.O. Box 790113  
Saint Louis, MO 63179-0113

West Asset  
2703 N Highway 75  
Sherman, TX 75090

West Asset Management  
Attn: Bankruptcy  
PO Box 105478  
Atlanta, GA 30348

WMS Clinic  
P.O. Box 6722  
Corpus Christi, TX 78466-6722